

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael A. Snyder
Jennifer L. Snyder
Debtors

Case No. 17-01645-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 10

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db/jdb +Michael A. Snyder, Jennifer L. Snyder, 1530 Trevorton Road, Coal Township, PA 17866-7735
4943336 +Department of Labor & Industry, Office of UC Benefits, P.O. Box 67503, Harrisburg, PA 17106-7503
4911758 PNC Bank Mortgage, Acct No 4331 0002 4, P.O. Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4911752 EDI: RMSC.COM Aug 11 2017 19:03:00 Amazon.com, P.O. Box 960013, Orlando, FL 32896-0013
4911755 E-mail/Text: bankruptcy@bbandt.com Aug 11 2017 19:03:26 BB&T, Acct No 9280376342 7001, P.O. Box 1847, Wilson, NC 27894
4911753 E-mail/Text: bankruptcy@bbandt.com Aug 11 2017 19:03:26 BB&T, Acct No 8001, P.O. Box 580048, Charlotte, NC 28258-0048
4911754 +E-mail/Text: bankruptcy@bbandt.com Aug 11 2017 19:03:26 BB&T, Acct No 8003, 200 West Second Street, Winston Salem, NC 27101-4049
4911756 +EDI: CHASE.COM Aug 11 2017 19:03:00 Chase Bank One Card, Acct No 4147 4001 3790 ****, P.O. Box 15298, Wilmington, DE 19850-5298
4911757 EDI: RMSC.COM Aug 11 2017 19:03:00 JC Penney's, Acct No 5466 8012 6403 ****, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
4911759 EDI: SEARS.COM Aug 11 2017 19:03:00 Sears, Acct No 5121 0723 1271 ****, P.O. Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
James M Bach on behalf of Debtor Michael A. Snyder JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
James M Bach on behalf of Joint Debtor Jennifer L. Snyder JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Michael A. Snyder**
First Name Middle Name Last Name
Debtor 2 **Jennifer L. Snyder**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8467**
EIN **-----**
Social Security number or ITIN **xxx-xx-4258**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:17-bk-01645-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Snyder

Jennifer L. Snyder
fka Jennifer L. Dehoutaint

**By the
court:**



August 11, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.